



Edward Cull

Asst. VP & Team Leader

Citizens Business

As Assistant Vice President & Team Leader of Citizens Business Banking Group in Connecticut, Ed is responsible for over 55,000 small business customers in Connecticut.

Under Ed Cull's outstanding leadership, guidance and management, Citizens Bank has once again gained statewide recognition for its commitment to small businesses. With Ed's strategic focus, advocacy, and direction Citizens Bank was named #1 SBA lender in Connecticut and the bank was named #1 SBA Lender in New England for FY 2003 by the SBA. Citizens topped all Connecticut lenders in the number of SBA loans approved with 354 loans totaling more than \$2.3 million reaching the local Connecticut's economy. In addition, based on

Ed's leadership with the "emerging markets", Citizens was recognized by the SBA as New England's most active lender to minorities and targeted groups, particularly to women-owned businesses.

Ed has also helped introduce a small business "Bank-at-Work" Program. This program allows companies the option of offering discounted products and services at Citizens because of their business relationship with the Bank. This is an additional benefit to their employees, and a feature the small business customer truly appreciates. Another example of Ed's advocacy and innovative approach to assist small business was his leadership in implementing a weekly "blitz" program. This program allowed business banking officers and

branch managers the opportunity to go out into the community and meet with small business customers to discuss their banking and investment needs. Not having to come to the bank, allows these entrepreneurs the ability to optimize their precious business time.

It is Ed's goal to be an effective partner to the small business community. As the Team Leader of Small Business Banking, he is dedicated to providing the products, services and support company's need to successfully run their businesses.

Ed Cull and his wife of 23 years, Lisa have two children, Brian 20 and Laura 17, and reside in Colchester, CT

2004 Financial Services Advocate of the Year